

WHOLE LIFE PLUS
ILLUSTRATION OF VALUES
OF
THE FUNDING OF A RETIREMENT PLAN

VALUES PAGE: 1 DATE: 11/30/1997 YEAR: 20 YEAR END: 2017

| | MALE AGE 38 | TAX BRACKET 28.00% | INITIAL PAYMENT 1,801 | INITIAL DEATH BENEFIT 66,436 | |
|------|-----------------------|--------------------------|----------------------------------|------------------------------------|-------------------------|
| YEAR | (1) NET PAYMENT | | (2) CASH VALUE INCREASE | (3) YEAR END CASH VALUE | (4) DEATH BENEFIT |
| 1 | 1,801 | | 516 | 516 | 66,436 |
| 2 | 1,801 | | 641 | 1,157 | 68,292 |
| 3 | 1,801 | | 1,398 | 2,555 | 70,176 |
| 4 | 1,801 | | 1,584 | 4,139 | 72,115 |
| 5 | 1,801 | | 1,723 | 5,862 | 74,155 |
| 6 | 1,801 | | 1,825 | 7,687 | 76,362 |
| 7 | 1,801 | | 1,987 | 9,674 | 78,703 |
| 8 | 1,801 | | 2,040 | 11,714 | 81,219 |
| 9 | 1,801 | | 2,314 | 14,028 | 83,960 |
| 10 | 1,801 | | 2,429 | 16,457 | 86,991 |
| 11 | 1,801 | | 2,732 | 19,189 | 90,431 |
| 12 | 1,801 | | 3,032 | 22,221 | 94,386 |
| 13 | 1,801 | | 3,475 | 25,696 | 98,992 |
| 14 | 1,801 | | 3,745 | 29,441 | 103,943 |
| 15 | 1,801 | | 4,034 | 33,475 | 109,244 |
| 16 | 1,801 | | 4,347 | 37,822 | 114,915 |
| 17 | 1,801 | | 4,751 | 42,573 | 120,979 |
| 18 | 1,801 | | 5,054 | 47,627 | 127,458 |
| 19 | 1,801 | | 5,513 | 53,140 | 134,366 |
| 20 | 1,801 | | 6,006 | 59,146 | 141,729 |
| | 36,020 | | | | |

*THIS ILLUSTRATION IS TO BE USED IN CONNECTION
 WITH THE ATTACHED METROPOLITAN LIFE INSURANCE
 COMPANY PROPOSAL SHOWING DETAILS, GUARANTEES
 AND ASSUMPTIONS FOR WLP.

20 YEAR SUMMARY

| | |
|---------------|---------|
| CUM. PAYMENTS | 36,020 |
| CASH VALUE | 59,146 |
| DEATH BENEFIT | 141,729 |

ALL YIELDS, INTEREST RATES AND TAX BRACKETS ARE ASSUMED AND ARE FOR ILLUSTRATIVE PURPOSES ONLY.

WHOLE LIFE PLUS
ILLUSTRATION OF VALUES
OF
THE FUNDING OF A RETIREMENT PLAN

VALUES PAGE: 2

DATE: 4/30/1992

FOR: RONALD GONDA

| | MALE AGE 38 | TAX BRACKET 28.00% | INITIAL PAYMENT 1,801 | INITIAL DEATH BENEFIT 66,436 |
|------|-----------------------|-----------------------------------|-----------------------------------|------------------------------------|
| YEAR | (1) NET PAYMENT | (2) CASH VALUE INCREASE* | (3) YEAR END CASH VALUE* | (4) DEATH BENEFIT |
| 21 | 1,801 | 6,403 | 65,549 | 149,570 |
| 22 | 1,801 | 6,977 | 72,526 | 157,937 |
| 23 | 1,801 | 7,446 | 79,972 | 166,835 |
| 24 | 1,801 | 8,082 | 88,054 | 176,287 |
| 25 | 1,801 | 8,687 | 96,741 | 186,321 |
| 26 | 1,801 | 9,330 | 106,071 | 196,966 |
| 27 | 1,801 | 10,010 | 116,081 | 208,247 |
| 28 | 1,220 | 10,246 | 126,327 | 219,411 |
| 29 | 1,220 | 10,973 | 137,300 | 231,242 |
| 30 | 1,220 | 11,748 | 149,048 | 243,770 |
| 31 | 1,220 | 12,510 | 161,558 | 257,028 |
| 32 | 1,220 | 13,449 | 175,007 | 271,054 |
| 33 | 1,220 | 14,309 | 189,316 | 285,892 |
| 34 | 1,220 | 15,344 | 204,660 | 301,590 |
| 35 | 1,220 | 16,289 | 220,949 | 318,202 |
| 36 | 1,220 | 17,275 | 238,224 | 335,776 |
| 37 | 1,220 | 18,363 | 256,587 | 354,362 |
| 38 | 1,220 | 19,443 | 276,030 | 374,006 |
| 39 | 1,220 | 20,647 | 296,677 | 394,757 |
| 40 | 1,220 | 21,860 | 318,537 | 416,661 |
| | 64,467 | | | |

40 YEAR SUMMARY

THIS ILLUSTRATION IS TO BE USED IN CONNECTION
 WITH THE ATTACHED METROPOLITAN LIFE INSURANCE
 COMPANY PROPOSAL SHOWING DETAILS, GUARANTEES
 AND ASSUMPTIONS FOR WLP.

| | |
|---------------|---------|
| CUM. PAYMENTS | 64,467 |
| CASH VALUE | 318,537 |
| DEATH BENEFIT | 416,661 |

ALL YIELDS, INTEREST RATES AND TAX BRACKETS ARE ASSUMED AND ARE FOR ILLUSTRATIVE PURPOSES ONLY.